

Delta Dental of California Frequently Asked Questions about new benefit enhancements for 2008 (implant coverage and additional benefits for pregnant women)

IMPLANT COVERAGE

Q. Why is Delta Dental offering implant coverage?

A. Recent data indicate implants are an effective and viable alternative to conventional fixed or removable prosthetics, such as bridges and partial dentures. Delta Dental supports evidence-based alternatives for restorative treatment with plan designs to allow enrollees choice for care. All enrollees should discuss treatment options with their dentist.

Q. What will the limitations and exclusions be on implant coverage?

A. The limitations and exclusions for implants will be the same as the standard prosthodontic benefit. For example, if a client group currently has a five-year limitation/exclusion on other prosthodontics such as partial dentures, the same five-year limitation will apply to implants.

ADDITIONAL BENEFITS FOR PREGNANT WOMEN

Q. Why is Delta Dental offering additional benefits for pregnant women?

A. The intent of the additional benefits during pregnancy is to encourage women to visit the dentist during pregnancy to possibly help them avoid their increased risk for periodontal problems due to hormonal changes that take place during this time. Some studies suggest a link between oral health and birth weight and/or preterm deliveries. Many more studies are needed to confirm this link, but Delta Dental has chosen to add these benefits because an additional cleaning is proven to be a safe and oral health-enhancing practice.

Q. What about additional benefits for those suffering from other medical conditions?

A. Although there is evidence to support an association of certain medical conditions, such as diabetes and cardiovascular disease, with periodontal disease, more research is needed to clearly define the links or causal relationships. At this time, the research does not support additional benefits for enrollees with other medical conditions. Delta Dental's standard plan benefits for preventive care and periodontal treatment available today already provide for the treatment and maintenance of oral health for enrollees with systemic conditions. Our standard plans allow two oral examinations and two cleanings in a calendar year, as well as benefits for comprehensive periodontal treatments. Delta Dental encourages all enrollees, regardless of health conditions or available preventive care benefits, to follow their dentists' recommendations towards achieving and maintaining oral health. Delta Dental will continue to monitor emerging research that might warrant changes in benefit design at some future time.

Q. How does a patient notify the dentist and Delta Dental that she is eligible for these additional benefits while pregnant?

A. A patient should always inform all healthcare providers, including dentists, if she is pregnant, as this may impact treatment. In many instances, the dentist will contact the patient's physician to ensure both the dental and medical concerns of the patient are met. In order to receive the additional benefits available, the dentist need only note the patient's condition on the claim form or on a separate attachment, and Delta Dental will process coverage accordingly.